

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KIMBERLY A. DURATZ

Debtor(s)

Case No. 12-22725CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/24/2012.
- 2) The plan was confirmed on 07/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/06/2012, 07/03/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/10/2017.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,650.13.
- 10) Amount of unsecured claims discharged without payment: \$59,953.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$145,181.13
Less amount refunded to debtor	\$1,819.25

**NET RECEIPTS: \$143,361.88**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,465.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,256.24
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,721.24**

Attorney fees paid and disclosed by debtor: \$400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI++	Unsecured	100.00	NA	NA	0.00	0.00
ALLEGHENY MEDICAL ASSOCIATES	Unsecured	10.00	NA	NA	0.00	0.00
AMERICAN SUZUKI FINANCIAL SVC	Secured	20,000.00	20,001.30	20,001.30	20,001.30	0.00
BACK BOWL I LLC - SERIES C	Unsecured	25,252.94	25,514.40	25,514.40	4,337.45	0.00
CAPITAL ONE NA**	Unsecured	3,000.00	3,029.27	3,029.27	514.98	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,000.00	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	NA	310.80	310.80	52.84	0.00
COLLECTION SERVICE CENTER INC	Unsecured	15.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	36.78	NA	NA	0.00	0.00
DONALD FRANK	Unsecured	450.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	2,200.00	2,223.50	2,223.50	378.00	0.00
EOS CCA	Unsecured	26.64	NA	NA	0.00	0.00
FIRST NIAGARA BANK	Unsecured	450.00	470.86	470.86	80.05	0.00
KEYSTONE ANESTHESIA CONSULTA	Unsecured	70.79	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	141,427.74	140,862.78	0.00	100,598.03	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	144.01	144.04	144.04	0.00
NCO FINANCIAL SYSTEMS INC**	Unsecured	66.65	NA	NA	0.00	0.00
NORTH EASTERN RECOVERY INC	Unsecured	128.79	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	280.00	329.54	329.54	56.02	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,600.00	1,647.66	1,647.66	280.10	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,250.00	1,237.76	1,237.76	210.42	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,178.74	6,291.24	6,291.24	1,069.51	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	11,600.00	11,898.94	11,898.94	2,022.82	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	9,292.00	9,413.58	9,413.58	1,600.31	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	640.00	660.37	660.37	112.26	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	380.00	367.92	367.92	62.55	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	650.00	705.62	705.62	119.96	0.00
THE HOME DEPOT CREDIT SERVICE	Unsecured	4,800.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	15.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	15.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$100,598.03	\$0.00
Mortgage Arrearage	\$144.04	\$144.04	\$0.00
Debt Secured by Vehicle	\$20,001.30	\$20,001.30	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,145.34</b>	<b>\$120,743.37</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,101.46</b>	<b>\$10,897.27</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$11,721.24</u>	
Disbursements to Creditors	<u>\$131,640.64</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$143,361.88</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2017

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.